

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Walter T. Jackson Jr.
Debtor(s)

Bankruptcy Case No.: 20-20674-GLT
Issued Per Aug. 27, 2020 Proceeding
Chapter: 13
Docket No.: 35 – 28, 32
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated July 29, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: September 3, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Walter T. Jackson, Jr.
 Debtor

Case No. 20-20674-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Sep 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2020.

db +Walter T. Jackson, Jr., 123 Yosemite Drive, Pittsburgh, PA 15235-2043
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15226941 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 15205817 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 15205820 +Catherine Young, 123 Yosemite Drive, Pittsburgh, PA 15235-2043
 15238408 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
 15205822 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,
 St Louis, MO 63179-0034
 15205823 +Citibank/Sears, Citicorp Cr Svcs/Centralized Bk Dept, Po Box 790034,
 St Louis, MO 63179-0034
 15205824 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 15205827 +Eos Cca / Verizon, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
 15229665 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100,
 Boca Raton, FL 33487-2853
 15205829 +Keystone Collections Group / Penn Hills, 546 Wendel Road, Irwin, PA 15642-7539
 15257485 +Municipality of Penn Hills, c/o Keystone Collections Group, 546 Wendel Road,
 Irwin, PA 15642-7539
 15205832 +PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623
 15205833 +PA Municipal Service / Swissvale Woodlan, 336 Delaware Avenue, Oakmont, PA 15139-2138
 15257483 +Penn Hills School District, c/o Keystone Collections Group, 546 Wendel Road,
 Irwin, PA 15642-7539
 15205839 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026,
 Cedar Rapids, IA 52409)
 15231406 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 04 2020 04:21:04
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2020 04:09:26
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15205818 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2020 04:21:04 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15205819 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 04 2020 04:08:59
 Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15228193 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 04 2020 04:08:59
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
 15224556 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2020 04:09:54
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15238407 E-mail/Text: bnc-quantum@quantum3group.com Sep 04 2020 03:59:37
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 15210950 E-mail/Text: mrdiscen@discover.com Sep 04 2020 03:59:17 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 15205825 +E-mail/Text: mrdiscen@discover.com Sep 04 2020 03:59:17 Discover Financial,
 Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
 15205826 +E-mail/Text: dplbk@discover.com Sep 04 2020 04:00:11 Discover Personal Loans,
 Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
 15212315 +E-mail/Text: dplbk@discover.com Sep 04 2020 04:00:11 Discover Personal Loans,
 PO Box 30954, Salt Lake City, UT 84130-0954
 15238751 +E-mail/Text: kburlkley@bernsteinlaw.com Sep 04 2020 04:00:28 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15205828 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 04 2020 03:59:25 Internal Revenue Service,
 1000 Liberty Avenue, Pittsburgh, PA 15222
 15236673 E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 04 2020 04:00:06 Jefferson Capital Systems LLC,
 Po Box 7999, Saint Cloud Mn 56302-9617
 15205821 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 04 2020 04:09:52 Chase Card Services,
 Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
 15227567 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 04 2020 04:09:46 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 15205830 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 04 2020 04:09:19
 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
 15205831 +E-mail/PDF: pa_dc_claims@navient.com Sep 04 2020 04:09:24 Navient, Attn: Bankruptcy,
 Po Box 9640, Wilkes-Barre, PA 18773-9640
 15212596 +E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Sep 04 2020 03:59:14
 Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961,
 Madison, WI 53708-8961

District/off: 0315-2

User: jhel
Form ID: 149

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Total Noticed: 47

Date Rcvd: Sep 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15212304 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 04 2020 03:59:46
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
15205834 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 04 2020 04:00:09 Quicken Loans,
Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
15221366 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 04 2020 04:00:09 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
15205836 +E-mail/PDF: gecsed@recoverycorp.com Sep 04 2020 04:09:20 Synch/JCI Home Design,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15205835 +E-mail/PDF: gecsed@recoverycorp.com Sep 04 2020 04:09:47 Synch/hhgreg, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
15205837 +E-mail/PDF: gecsed@recoverycorp.com Sep 04 2020 04:08:52 Synchrony Bank,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15206767 +E-mail/PDF: gecsed@recoverycorp.com Sep 04 2020 04:09:19 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15205838 +E-mail/PDF: gecsed@recoverycorp.com Sep 04 2020 04:09:47 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15234402 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 04 2020 04:09:58 Verizon,
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15205840 +E-mail/Text: bnc-bluestem@quantum3group.com Sep 04 2020 04:00:14 Webbank,
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

David A. Rice on behalf of Debtor Walter T. Jackson, Jr. ricelaw@verizon.net,
lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
Scott R. Lowden on behalf of Debtor Walter T. Jackson, Jr. niclowlgl@comcast.net

TOTAL: 7